Amendments to the Claims

This listing of claims will replace all prior versions and listings of claims in the application.

1 (original). A method for processing financial information, the method comprising:

receiving a first client request through an application program interface (API), wherein the API is accessed by one of a plurality of disparate types of client applications, and wherein the first client request comprises a first set of search parameters;

retrieving a first set of data index information through the API, from a first information repository of a plurality of disparate information repositories, using the first set of search parameters, wherein the first information repository comprises data index information corresponding to debit transactions and credit transactions;

transmitting the first set of data index information to the client application through the API for display;

receiving a second client request through the API from the client application, wherein the second client request comprises a second set of search parameters, and wherein the second set of search parameters is formed using the first set of data index information;

retrieving a second set of data index information through the API, from a second information repository of the plurality of disparate information repositories, using the second set of search parameters, wherein the second information repository comprises data index information corresponding to credit transactions and component deposit items, and wherein a credit transaction comprises one or more corresponding component deposit items;

transmitting at least one of the second set of data index information and an error message to the client application through the API for display;

receiving a third client request through the API from the client application, wherein the third client request comprises a third set of search parameters, and wherein the third set of search parameters is formed using the second set of data index information;

retrieving financial image information, from an image information repository of a plurality of disparate image information repositories, using the third set of search parameters, wherein the image information repository comprises financial image information comprising images corresponding to credit transactions and component deposit items and image index information corresponding to the images; and

transmitting the retrieved financial image information to the client application through the API for display.

2 (currently amended). A method for processing financial information, the method comprising:

receiving a first client request through an application program interface (API), wherein the API is accessed by one of a plurality of disparate types of client applications, and wherein the first client request comprises a first set of search parameters;

retrieving a first set of data index information through the API, from a first information repository of a plurality of disparate information repositories, using the first set of search parameters, wherein the first information repository comprises data index information corresponding to debit transactions and credit transactions; [[and]]

transmitting the first set of data index information to the client application through the API for display;

receiving a second client request through the API, wherein the second client request comprises a second set of search parameters, and wherein the second set of search parameters is formed using the first set of data index information;

retrieving a second set of data index information through the API, from a second information repository of the plurality of disparate information repositories, using the second set of search parameters, wherein the second information repository comprises data index information corresponding to credit transactions and component deposit items, and wherein a credit transaction comprises one or more corresponding component deposit items; and

transmitting at least one of the second set of data index information and an error message to the client application through the API for display.

3 (original). The method of claim 2, wherein the step of receiving the first client request comprises:

      entering the first client request using a set of query screens of the client application, wherein the first set of search parameters comprises at least one of a capture date, an account number and a sequence number of a corresponding credit transaction; and

      transmitting the first set of search parameters to the API.

4 (original). The method of claim 2, wherein the step of retrieving the first set of data index information comprises:

      comparing the first set of search parameters to the data index information in the first information repository;

      determining if the first set of search parameters matches any of the data index information in the first information repository; and

      transmitting to the API any data index information in the first information repository matching the first set of search parameters.

5 (original). The method of claim 2, wherein the transmitting step comprises:

      displaying the first set of data index information in a list format; and displaying an indicator adjacent to each item in the list corresponding to a credit transaction.

6 (original). The method of claim 2, wherein the plurality of disparate types of client applications comprises external client interfaces and internal applications.

7 (canceled).

8 (currently amended). The method of claim [[7]] 2, wherein the step of receiving the second client request comprises:

selecting a data index information item from the first set of data index information using the client application, wherein the selected data index information item corresponds to a credit transaction;

forming the second set of search parameters using the selected data index information item in the first set of data index information, wherein the second set of search parameters comprises at least one of a capture date, an account number and a sequence number associated with the selected data index information item from the first set of data index information; and

transmitting the second set of search parameters to the API.

9 (currently amended). The method of claim [[7]] 2, wherein the step of retrieving the second set of data index information comprises:

comparing the second set of search parameters to the data index information in the second information repository;

determining if the second set of search parameters matches any of the data index information in the second information repository;

summing an amount of one or more component deposit items corresponding to data index information in the second information repository that match the second set of search parameters;

equating the sum of the amount of the component deposit items to an amount of a corresponding credit transaction; and

transmitting to the API the data index information in the second information repository matching the second set of search parameters if the sum of the amount of the component deposit items equals the amount of the corresponding credit transaction.

10 (original). The method of claim 9, further comprising after the transmitting step:

transmitting to the API an error message if the sum of the amount of the component deposit items does not equal the amount of the corresponding credit transaction.

11 (original). The method of claim 10, wherein the transmitting steps comprise:

displaying at least one of the second set of data index information in a list format and the error message.

12 (currently amended). The method of claim [[7]] 2, wherein each of the plurality of disparate information repositories are incompatible with each other.

13 (currently amended). The method of claim [[7]] 2, further comprising:

receiving a third client request through the API, wherein the third client request comprises a third set of search parameters, and wherein the third set of search parameters is formed using the second set of data index information;

retrieving financial image information, from an image information repository of a plurality of disparate image information repositories, using the third set of search parameters, wherein the image information repository comprises financial image information comprising images corresponding to credit transactions and component deposit items and image index information corresponding to the images; and

transmitting the retrieved financial image information to the client application through the API for display.

14 (original). The method of claim 13, wherein the step of receiving the third client request comprises:

selecting a data index information item in the second set of data index information using the client application, wherein the selected data index information item corresponds to at least one of a credit transaction and a component deposit item;

forming the third set of search parameters using the selected data index information item, wherein the third set of search parameters comprises at least one of a capture date, an account number and a sequence number associated with the selected data index information item in the second set of data index information; and

transmitting the second set of search parameters to the API.

15 (original). The method of claim 13, wherein the step of retrieving financial image information comprises:

comparing the third set of search parameters to the image index information in the image information repository;

determining if the third set of search parameters matches the image index information in the image information repository; and

returning to the API financial image information corresponding to any image index information in the image information repository matching the third set of search parameters.

16 (original). The method of claim 13, wherein the data index information and the image index information comprise at least one of a sequence number, a check serial number, an amount, an account number, a capture date and a location.

17 (original). The method of claim 13, wherein each of the plurality of disparate image information repositories are incompatible with each other.

18 (currently amended). A method for processing financial information, the method comprising:

receiving a client request through an application program interface (API), wherein the API is accessed by one of a plurality of disparate types of client applications, and wherein the client request comprises a set of search parameters;

comparing the set of search parameters to data index information in an information repository of a plurality of disparate information repositories wherein the information repository comprises data index information corresponding to credit transactions and component deposit items, and wherein a credit transaction comprises one or more corresponding component deposit items;

determining if the set of search parameters matches any of the data index information in the information repository;

summing an amount of one or more component deposit items corresponding to data index information in the information repository that match the set of search parameters;

equating the sum of the amount of the component deposit items to an amount of a corresponding credit transaction;

transmitting to the API the data index information in the information repository matching the set of search parameters if the sum of the amount of the component deposit items equals the amount of the corresponding credit transaction to retrieve ~~retrieving~~ a set of data index information~~, from an information repository of a plurality of disparate information repositories, using the set of search parameters, wherein the information repository comprises data index information corresponding to credit transactions and component deposit items, and wherein a credit transaction comprises one or more corresponding component deposit items~~; and

retrieving financial image information, from an image information repository of a plurality of disparate image information repositories, for the retrieved data index information, wherein the image information repository comprises financial image information comprising images corresponding to credit transactions and component deposit items and image index information corresponding to the images.

19 (canceled).

20 (currently amended). The method of claim [[19]] 18, further comprising after the transmitting step:

transmitting to the API an error message if the sum of the amount of the component deposit items does not equal the amount of the corresponding credit transaction.

21 (original). The method of claim 20, wherein the transmitting steps comprise:

transmitting at least one of the retrieved set of data index information, the retrieved financial image information and the error message to the client application through the API for display on a screen.

22 (original). The method of claim 20, wherein the transmitting steps comprise:

transmitting at least one of the retrieved set of data index information, the retrieved financial image information and the error message to an alternate application through the API for print out.

23 (currently amended). A system for processing financial information, comprising:

an application program interface (API) accessible by a plurality of disparate types of client applications; [[and]]

a first information repository comprising data index information corresponding to debit transactions and credit transactions;

a second information repository comprising data index information corresponding to credit transactions and component deposit items, wherein a credit transaction comprises one or more corresponding component deposit items; [[and]]

an image information repository comprising financial image information comprising images corresponding to credit transactions and component deposit items and image index information corresponding to the images; and

a plurality of servers operably connected to the API:

    a.   to retrieve financial information from a plurality of disparate financial information repositories comprising the first information repository, the second information repository and the image information repository in response to one or more client requests received through the API, wherein the financial information comprises data index information and financial image information, and

    b.   to transmit the retrieved financial information to a client application through the API for display.

24 (original). The system of claim 23, wherein the plurality of disparate financial information repositories are incompatible with each other.

25 (original). The system of claim 23, wherein the plurality of servers comprises at least one of a screen generator to facilitate display of retrieved data index information and financial image information as HTML or XML pages, a user administration bean to retrieve and store user administration information, a folder access bean to provide folders for data index information and financial image information search results and requests, an output services bean to provide remote printing and fax services, and a billing bean to provide billing with respect to data index information and financial image information requests.

26 (canceled).

27 (currently amended). The system of claim 23 [[26]], wherein the plurality of servers to retrieve financial information comprises:

a first server to receive a first client request through the API, to retrieve a first set of data index information from the first information repository using a first set of search parameters of the first client request, and to transmit the first set of data index information to a client application through the API for display;

a second server to receive a second client request through the API, wherein the second client request comprises a second set of search parameters that are formed using the first set of data index information, to retrieve a second set of data index information from the second information repository using the second set of search parameters, and to transmit the second set of data index information to the client application through the API for display; and

a third server to receive a third client request through the API, wherein the third client request comprises a third set of search parameters that are formed using the second set of data index information, to retrieve financial image information from the image information repository using the third set of search parameters, and to transmit the

retrieved financial image information to the client application through the API for display.

28 (original). The system of claim 23, further comprising a CORBA client comprising one or more objects with properties defining a primary and a backup site for connection, wherein if a connection between the CORBA client and the primary site becomes unavailable, an object request broker instantiated for the CORBA client is destroyed and a new instance of an ORB is created with modified properties to make a connection to the backup site.

29 (original). The system of claim 23, wherein the plurality of disparate types of client applications comprises external client interfaces and internal applications.

30 (original). The system of claim 23, wherein one or more of the plurality of servers comprises at least one of a drill down request bean, an index retrieval bean and an image retrieval bean.

31 (currently amended). A computer-readable medium encoded with a plurality of processor-executable instructions for:

receiving a first client request through an application program interface (API), wherein the API is accessed by one of a plurality of disparate types of client applications, and wherein the first client request comprises a first set of search parameters;

retrieving a first set of data index information through the API, from a first information repository of a plurality of disparate information repositories, using the first set of search parameters, wherein the first information repository comprises data index information corresponding to debit transactions and credit transactions; [[and]]

transmitting the first set of data index information to the client application through the API for display;

receiving a second client request through the API, wherein the second client request comprises a second set of search parameters, and wherein the second set of search parameters is formed using the first set of data index information;

retrieving a second set of data index information through the API, from a second information repository of the plurality of disparate information repositories, using the second set of search parameters, wherein the second information repository comprises data index information corresponding to credit transactions and component deposit items, and wherein a credit transaction comprises one or more corresponding component deposit items; and

transmitting at least one of the second set of data index information and an error message to the client application through the API for display.

32 (original). The computer-readable medium of claim 31, wherein the instruction for receiving the first client request comprises:

entering the first client request using a set of query screens of the client application, wherein the first set of search parameters comprises at least one of a capture date, an account number and a sequence number of a corresponding credit transaction; and

transmitting the first set of search parameters to the API.

33 (original). The computer-readable medium of claim 31, wherein the instruction for retrieving the first set of data index information comprises:

comparing the first set of search parameters to the data index information in the first information repository;

determining if the first set of search parameters matches any of the data index information in the first information repository; and

transmitting to the API any data index information in the first information repository matching the first set of search parameters.

34 (original). The computer-readable medium of claim 31, wherein the instruction for transmitting comprises:

displaying the first set of data index information in a list format; and displaying an indicator adjacent to each item in the list corresponding to a credit transaction.

35 (canceled).

36 (currently amended). The computer-readable medium of claim <u>31</u> [[35]], wherein the instruction for receiving the second client request comprises:

selecting a data index information item from the first set of data index information using the client application, wherein the selected data index information item corresponds to a credit transaction;

forming the second set of search parameters using the selected data index information item in the first set of data index information, wherein the second set of search parameters comprises at least one of a capture date, an account number and a sequence number associated with the selected data index information item from the first set of data index information; and

transmitting the second set of search parameters to the API.

37 (currently amended). The computer-readable medium of claim <u>31</u> [[35]], wherein the instruction for retrieving the second set of data index information comprises:

comparing the second set of search parameters to the data index information in the second information repository;

determining if the second set of search parameters matches any of the data index information in the second information repository;

summing an amount of one or more component deposit items corresponding to data index information in the second information repository that match the second set of search parameters;

equating the sum of the amount of the component deposit items to an amount of a corresponding credit transaction; and

transmitting to the API the data index information in the second information repository matching the second set of search parameters if the sum of the amount of the component deposit items equals the amount of the corresponding credit transaction.

38 (original). The computer-readable medium of claim 37, further comprising after the instruction for transmitting:

transmitting to the API an error message if the sum of the amount of the component deposit items does not equal the amount of the corresponding credit transaction.

39 (original). The computer-readable medium of claim 38, wherein the instructions for transmitting comprise:

displaying at least one of the second set of data index information in a list format and the error message.

40 (currently amended). The computer-readable medium of claim 31 [[35]], wherein each of the plurality of disparate information repositories are incompatible with each other.

41 (currently amended). The computer-readable medium of claim 31 [[35]]5, further comprising instructions for:

receiving a third client request through the API, wherein the third client request comprises a third set of search parameters, and wherein the third set of search parameters is formed using the second set of data index information;

retrieving financial image information, from an image information repository of a plurality of disparate image information repositories, using the third set of search parameters, wherein the image information repository comprises financial image information comprising images corresponding to credit transactions and component deposit items and image index information corresponding to the images; and

transmitting the retrieved financial image information to the client application through the API for display.

42 (original). The computer-readable medium of claim 41, wherein the instruction for receiving the third client request comprises:

selecting a data index information item in the second set of data index information using the client application, wherein the selected data index information item corresponds to at least one of a credit transaction and a component deposit item;

forming the third set of search parameters using the selected data index information item, wherein the third set of search parameters comprises at least one of a capture date, an account number and a sequence number associated with the selected data index information item in the second set of data index information; and

transmitting the second set of search parameters to the API.

43 (original). The computer-readable medium of claim 41, wherein the instruction for retrieving financial image information comprises:

comparing the third set of search parameters to the image index information in the image information repository;

determining if the third set of search parameters matches the image index information in the image information repository; and

returning to the API financial image information corresponding to any image index information in the image information repository matching the third set of search parameters.

44 (original). The computer-readable medium of claim 41, wherein the data index information and the image index information comprise at least one of a sequence number, a check serial number, an amount, an account number, a capture date and a location.

45 (original). The computer-readable medium of claim 41, wherein each of the plurality of disparate image information repositories are incompatible with each other.

46 (currently amended). A computer-readable medium encoded with a plurality of processor executable instructions for:

receiving a client request through an application program interface (API), wherein the API is accessed by one of a plurality of disparate types of client applications, and wherein the client request comprises a set of search parameters;

comparing the set of search parameters to data index information in an information repository of a plurality of disparate information repositories wherein the information repository comprises data index information corresponding to credit transactions and component deposit items, and wherein a credit transaction comprises one or more corresponding component deposit items;

determining if the set of search parameters matches any of the data index information in the information repository;

summing an amount of one or more component deposit items corresponding to data index information in the information repository that match the set of search parameters;

equating the sum of the amount of the component deposit items to an amount of a corresponding credit transaction;

transmitting to the API the data index information in the information repository matching the set of search parameters if the sum of the amount of the component deposit items equals the amount of the corresponding credit transaction to retrieve ~~retrieving~~ a set of data index information, ~~from an information repository of a plurality of disparate information repositories, using the set of search parameters, wherein the information repository comprises data index information corresponding to credit transactions and component deposit items, and wherein a credit transaction comprises one or more corresponding component deposit items~~; and

retrieving financial image information, from an image information repository of a plurality of disparate image information repositories, for the retrieved data index information, wherein the image information repository comprises financial image information comprising images corresponding to credit transactions and component deposit items and image index information corresponding to the images.

47 (canceled).

48 (currently amended). The computer-readable medium of claim 46 [[47]], further comprising after the instruction for transmitting:

transmitting to the API an error message if the sum of the amount of the component deposit items does not equal the amount of the corresponding credit transaction.

49 (original). The computer-readable medium of claim 48, wherein the instructions for transmitting comprise:

transmitting at least one of the retrieved set of data index information, the retrieved financial image information and the error message to the client application through the API for display on a screen.

50 (original). The computer-readable medium of claim 48, wherein the instructions for transmitting comprise:

transmitting at least one of the retrieved set of data index information, the retrieved financial image information and the error message to an alternate application through the API for print out.

51-55 (canceled).